

Section O

Resource and referral



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Resource/referral telephone numbers

Aging Services Division
Department of Human Services
State Capitol
600 East Boulevard Ave., Dept. 325
Bismarck, ND 58505-0250
1-800-755-8521
Local: 328-4601
Fax: 328-4061

North Dakota Insurance Department
State Capitol
600 E. Boulevard Ave., Dept. 401
Bismarck, ND 58505-0320
1-800-247-0560
Local: 328-2440
Fax: 328-4880
www.nd.gov/ndins

- Assistive Technology Help line 1-800-472-2911
- CHAND 1-800-737-0016
- CMS Fraud Hotline 1-800-447-8477
- Coordination of Benefits Contractor 1-800-999-1118
- Covering Kids and Families (North Dakota Funded) 1-877-KIDS NOW
- Dental Gap 1-877-543-7669
- Government Benefit Administrators (Home Health/Hospice Carrier) 1-701-221-0518
- 1-800-633-4227

Medicare Part A Claims
1201 Zenith Drive, Suite 100
Sioux City, IA 51103-5217

- Legal Services of North Dakota See page O-10
- Long-Term Care Ombudsman 1-800-451-8693
- Medicare Operations Center (Carrier/Intermediary) 1-800-633-4227
- 901 40th Street South, Suite 1
- Fargo, ND 58103-2146
- www.noridianmedicare.com

- Medicare Part B Phone Appeals 1-888-608-8816
- Mental health 2-1-1
- ND Association for the Disabled 1-800-532-6323
- ND Health Care Review, Inc. (QIO) 1-800-472-2902
- 800 31st Avenue SW 701-852-4231
- Minot, ND 58701
- www.ndhcri.org

- Noridian Medicare 1-800-633-4227
- 901 40th Street South, Suite 1
- Fargo, ND 58103-2146
- www.noridianmedicare.com

- Prescription Connection for North Dakota 1-888-575-6611

- Senior Info-Line (resource and referral service) 1-800-451-8693
- Aging Services Division 701-328-4601
 Department of Human Services
 600 E. Boulevard Ave., Dept. 325
 Bismarck, ND 58505-0250
- Senior Medicare Patrol 1-800-233-1737
- Social Security Administration See page O-5
- Veterans Affairs 1-800-827-1000
- Vision Programs, Vision USA, VSP Sight for Students 701-258-6766
 1-888-290-4964
- Women's Way 1-701-222-6525

Helpful websites

www.medicare.gov

The federal government's official Medicare site. The website offers basic information about Medicare, fraud and abuse, information on how to stay healthy, publications to view and download, helpful contacts, tips on choosing a nursing home, prescription drug plans and Medicare supplement policies as well as local Medicare plan choices.

www.medicarerights.org

The Medicare Rights Center (MRC) is a not-for-profit organization. MRC works to ensure that beneficiaries get good health care that is affordable and offers information about Medicare coverage. The site provides email answers to Medicare questions, access to educational materials, and links to related sites.

www.cms.hhs.gov

The Centers for Medicare & Medicaid Services (CMS) is a federal agency within the U.S. Department of Health and Human Services. Programs for which CMS is responsible include Medicare, Medicaid, State Children's Health Insurance Program (SCHIP), HIPAA and CLIA.

www.accesstobenefits.com

The Access to Benefits Coalition™ (ABC) is dedicated to assisting Medicare beneficiaries, especially those who need help the most, to find prescription savings programs that could save them hundreds or even thousands of dollars every year.

www.shiptalk.org

The State Health Insurance Assistance Program, or SHIP, is a national program that offers one-on-one counseling and assistance to people with Medicare and their families. Through grants directed to states, SHIPs provide free counseling and assistance via telephone and face-to-face interactive sessions, public education presentations and programs, and media activities. At this site you can access the SHIP profiles for each state. Click on the tab labeled "State Profiles" near the top of the screen. You may then choose which state's information you wish to display.

www.govbenefits.gov

GovBenefits.gov is a free and confidential pre-screening tool. Search for federal, state, or other benefits that you may be eligible to receive.

www.rxconnectnd.org www.rxassist.org www.needymeds.org

Provides the information needed to access patient assistance programs for free, or for discounted drugs, that are offered through many pharmaceutical manufacturers for low-income patients without prescription insurance.

www.opm.gov/insure

The website is designed to help federal employees understand their health plan options.

www.nd.gov/ndins

This site provides access to SHIC sponsor sites in North Dakota as well as the Medicare supplement premium comparison.

www.ssa.gov

Official web site of Social Security Administration.

Regional aging services programs administrators

Badlands Human Service Center

200 Pulver Hall

Dickinson, ND 58601-4857

<http://www.nd.gov/dhs/locations/regionalhsc/badlands/index.html>

Lake Region Human Service Center

200 Highway 2 SW

Devils Lake, ND 58301-3595

<http://www.nd.gov/dhs/locations/regionalhsc/lakeregion/index.html>

North Central Human Service Center

400 22nd Avenue NW

Minot, ND 58703

<http://www.nd.gov/dhs/locations/regionalhsc/northcentral/index.html>

Northeast Human Service Center

151 South 4th Street, Suite 401

Grand Forks, ND 58201-4735

<http://www.nd.gov/dhs/locations/regionalhsc/northeast/index.html>

Northwest Human Service Center

316 2nd Avenue West

Williston, ND 58802-1266

<http://www.nd.gov/dhs/locations/regionalhsc/northwest/index.html>

South Central Human Service Center

520 3rd Street NW

Jamestown, ND 58402

<http://www.nd.gov/dhs/locations/regionalhsc/southcentral/index.html>

Southeast Human Service Center

2624 9th Avenue

Fargo, ND 58103-2350

<http://www.nd.gov/dhs/locations/regionalhsc/southeast/index.html>

West Central Human Service Center

600 South 2nd Street, Suite 5

Bismarck, ND 58504-5731

<http://www.nd.gov/dhs/locations/regionalhsc/westcentral/services.html>

Social Security Administration

National toll-free

1-800-772-1213

Bismarck Area Social Security Office

250-4200

800-305-6526

250-4230 - fax

1680 East Capitol Avenue

Bismarck, ND 58501-5603

Dickinson Area Social Security Office

225-9178

800-305-6526

225-9400 - fax

265 First Avenue West

Dickinson, ND 58601

Devils Lake Area Social Security Office

662-6290

662-2824 - fax

221 Second Street West

Devils Lake, ND 58301

Fargo Area Social Security Office

239-5607

239-5474 - fax

800-453-7255

Federal Building, Room 320

657 North Second Avenue

Fargo, ND 58102

Grand Forks Area Social Security Office

772-5518

877-772-2467

772-8622 - fax

124 North Sixth Street

Grand Forks, ND 58203

Jamestown Area Social Security Office

252-6024

251-1511 - fax

1604 Sixth Avenue SW

Jamestown, ND 58401

Minot Area Social Security Office

852-0604

866-541-3299

839-4602 - fax

Federal Building, Room 104

100 First Street SW

Minot, ND 58701

Williston Area Social Security Office

572-0682

572-3024 - fax

1137 Second Ave W., Suite 102

Williston, ND 58801



Fact Sheet

SOCIAL SECURITY

2009 SOCIAL SECURITY CHANGES

o Cost-of-Living Adjustment (COLA):

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2007 through the third quarter of 2008, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 5.8 percent COLA for 2009. Other important 2009 Social Security information is as follows:

	<u>2008</u>	<u>2009</u>
o <u>Tax Rate:</u>		
Employee	7.65%	7.65%
Self-Employed	15.30%	15.30%

NOTE: The 7.65% tax rate is the combined rate for Social Security and Medicare. The Social Security portion (OASDI) is 6.20% on earnings up to the applicable taxable maximum amount (see below). The Medicare portion (HI) is 1.45% on all earnings.

o Maximum Taxable Earnings:

Social Security (OASDI only)	\$102,000	\$106,800
Medicare (HI only)	No Limit	

o Quarter of Coverage:

\$1,050	\$1,090
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o Retirement Earnings Test Exempt Amounts:

Under full retirement age	\$13,560/yr. (\$1,130/mo.)	\$14,160/yr. (\$1,180/mo.)
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NOTE: One dollar in benefits will be withheld for every \$2 in earnings above the limit.

The year an individual reaches full retirement age	\$36,120/yr. (\$3,010/mo.)	\$37,680/yr. (\$3,140/mo.)
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NOTE: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit.

There is no limit on earnings beginning the month an individual attains full retirement age.

o **Social Security Disability Thresholds:**

Substantial Gainful Activity (SGA)

Non-Blind	\$ 940/mo.	\$ 980/mo.
Blind	\$1,570/mo.	\$1,640/mo.

Trial Work Period (TWP)	\$ 670/mo.	\$ 700/mo.
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o **Maximum Social Security Benefit: Worker Retiring at Full Retirement Age:**

	\$2,185/mo.	\$2,323/mo.
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o **SSI Federal Payment Standard:**

Individual	\$637/mo.	\$674/mo.
Couple	\$956/mo.	\$1,011/mo.

o **SSI Resources Limits:**

Individual	\$2,000	\$2,000
Couple	\$3,000	\$3,000

o **SSI Student Exclusion:**

Monthly limit	\$1,550	\$1,640
Annual limit	\$6,240	\$6,600

o **Estimated Average Monthly Social Security Benefits Payable in January 2009:**

	<u>Before 5.8% COLA</u>	<u>After 5.8% COLA</u>
All Retired Workers	\$1,090	\$1,153
Aged Couple, Both Receiving Benefits	\$1,773	\$1,876
Widowed Mother and Two Children	\$2,268	\$2,399
Aged Widow(er) Alone	\$1,051	\$1,112
Disabled Worker, Spouse and One or More Children	\$1,695	\$1,793
All Disabled Workers	\$ 1,006	\$1,064

Legal services

Legal Services of North Dakota (LSND), a nonprofit organization, provides legal services to disadvantaged elderly and low-income North Dakotans who cannot afford an attorney. LSND accepts cases in the areas of government benefits, family, health, consumer, housing, elderly law and Indian law. Specific types of cases that are given highest priority by LSND are:

1. TANF/Teem/AFDC
2. Food stamps
3. General assistance (GA)
4. LIHEAP
5. Unemployment compensation
6. Medicaid
7. Contested domestic violence protection orders on behalf of the victim
8. Public housing problems
9. Tenant evictions
10. Problems with bills/debts
11. Selected children's issues
12. Child custody defense enforcement
13. Access to justice issues
14. Earned income tax credit
15. SSI

Additional legal help is available for the elderly in:

1. Nursing home transfer and discharge
2. Social Security and Medicare
3. Home health care
4. Durable power of attorney health care
5. Challenging/revoking guardianships
6. Mortgage retention advice
7. Medicare appeals

Additional legal help is available through the Indian Law Unit, Turtle Mountain Reservation in the areas of:

- Children's rights/student's rights
- Selected custody and child welfare
- Government benefits
- Housing

Legal Services of North Dakota has offices in several cities within the state but maintains a single intake statewide telephone number for all LSND offices. A person asking for assistance at a local office will be asked to first call the universal toll-free number, 1-800-634-5263, or in Minot, 852-3870. The mailing address for the Minot office is:

LSND

P.O. Box 177

Minot, ND 58702

www.legalassist.org

The Indian Law Unit gives priority to elderly and those who have a mental disability in priority cases. You may contact LSND by calling the toll free number at 1-800-634-5263, Monday, Wednesday or Friday from 8:30 a.m. to noon or 1 p.m. to 4:30 p.m. Individuals with emergencies or those over 60 can call any week day. All contacts are confidential.

What do the letters after a Social Security or Medicare number mean?

The codes following a Social Security number indicate the type of benefits you are entitled to. The Social Security number followed by one of these codes is often referred to as a claim number and they are only assigned once you apply for benefits. These letter codes may appear on correspondence that you receive from Social Security or on your Medicare card. They will never appear on a Social Security number card.

For example, if the Social Security of the wage earner number is 123-45-6789, then once you apply for retirement benefits, your claim number is 123-45-6789A. This number will also be used as your Medicare claim number, once you are eligible for Medicare.

*If the letter is before your claim number, this indicates that you are a railroad retiree.

Code	Identification
A	Wage earner (retirement)
B	Wife
B1	Husband
B2	Young wife
C1-C9	Child, includes disabled or student child
D	Aged widow
D1	Widower
D6	Surviving divorced wife
E	Widowed mother
E1	Surviving divorced mother
E4	Widowed father
E5	Surviving divorced father
F1	Father
F2	Mother
F3	Stepfather
F4	Stepmother
F5	Adopting father
F6	Adopting mother
G	Claimant of lump-sum death benefits
HA	Wage earner (disability)
HB	Wife of disabled wage earner
HB1	Husband of disabled wage earner
HC	Child of disabled wage earner
M	Uninsured, premium health insurance benefits (Part A)
M1	Uninsured, qualified for but refused HIB (Part A)
T	Uninsured, entitled to HIB (Part A) under deemed or renal provisions
W	Disabled widow
W1	Disabled widower
W6	Disabled surviving divorced wife

TRICARE (DoD health plan)

TRICARE is the managed care component of the Civilian Health and Medical Program of Uniformed Services (CHAMPUS) program. CHAMPUS/TRICARE provides medically necessary treatment, drugs, equipment and supplies for the following services: Army, Navy, Marine, Air Force, Coast Guard, PHS and National Oceanic and Atmospheric Administration (NOAA).

Eligible beneficiaries:

1. Active duty family members
2. Retired military members and families
3. Certain former spouses
4. Unremarried widows/widowers

On Oct. 30, 2000, President Clinton signed the National Defense Authorization Act. Two major things came out of the bill:

• **Beginning April 1, 2001, TRICARE beneficiaries 65 and over are entitled to the same pharmacy benefit as retirees under 65.** It includes access to prescription drugs not only at military treatment facilities, but also at retail pharmacies and through TRICARE's national mail order pharmacy. For beneficiaries who turn 65 prior to April 1, 2001, beneficiaries automatically qualify for the pharmacy benefit under the law, whether or not they have purchased Medicare Part B. For beneficiaries who attain the age of 65 on or after April 1, 2001, the law mandates that they must be enrolled in Medicare Part B to receive the TRICARE pharmacy benefit.

• **Beginning Oct. 1, 2001, Medicare-eligible military beneficiaries become eligible for all other TRICARE benefits.** The law requires that all Medicare-eligible beneficiaries regardless of age or when they turn 65 must be enrolled in Part B to receive the rest of the TRICARE benefit. TRICARE becomes the second payer to Medicare for medical care that is a benefit under both Medicare and TRICARE. Medicare will pay the allowable amount for the care, and TRICARE will pay the amount that is the Medicare cost share, as well as the Medicare deductible.

Indian Health Service/contract health services

Indian Health Service has 12 areas through the United States and is under the Department of Health and Human Services. Funding is provided by the U.S. Department of Interior. Aberdeen Area covers North Dakota, South Dakota, Nebraska and Iowa. Area Office is located in Aberdeen, South Dakota, telephone: (605) 226-7575.

Aberdeen Area Indian Health Directory of North Dakota

Belcourt Indian Health Hospital
P.O. Box 160
Belcourt, ND 58316
(701) 477-6111 Fax: (701) 477-8410

Fort Berthold IHS Health Center
HC 2, Box 24F
New Town, ND 58763
New Town, ND 58763

Fort Totten IHS Health Center
P.O. Box 200
Fort Totten, ND 58335
(701) 766-1600 Fax: (701) 766-1620

Fort Yates IHS Hospital
P.O. Box J
Fort Yates, ND 58538
(701) 854-3831 Fax: (701) 854-3685

Trenton-Williston Health Center, P.O. Box 210, Trenton, ND 58853 (701) 774-0461 Fax: (701) 774-8003

A.M. Best's rating

GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS							
A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.							
Financial Strength Ratings							
	Rating	Descriptor	Definition				
Secure	A++, A+	Superior	Assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.				
	A, A-	Excellent	Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.				
	B++, B+	Good	Assigned to companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.				
	B, B-	Fair	Assigned to companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.				
Vulnerable	C++, C+	Marginal	Assigned to companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.				
	C, C-	Weak	Assigned to companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.				
	D	Poor	Assigned to companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.				
	E	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries/affiliates) placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal, ongoing insurance operations.				
	F	In Liquidation	Assigned to companies placed in liquidation by a court of law or under a voluntary agreement. Note: Companies voluntarily liquidated/dissolved generally are not insolvent.				
	S	Suspended	Assigned to rated companies when sudden and significant events affect their balance sheet strength or operating performance and rating implications cannot be evaluated due to a lack of timely or adequate information.				
Rating Outlooks							
Assigned to an Interactive Financial Strength Rating (A++ to D) to indicate its potential direction over an intermediate term, generally defined as 12 to 36 months.							
Positive	Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating level.						
Negative	Indicates possible rating downgrade due to unfavorable financial/market trends relative to the current rating level.						
Stable	Indicates low likelihood of a rating change due to stable financial/market trends.						
Rating Modifiers							
Modifier	Descriptor	Definition					
u	Under Review	Indicates the rating may change in the near term, typically within six months. Generally is event driven, with positive, negative or developing implications.					
pd	Public Data	Indicates rating assigned to insurer that chose not to participate in A.M. Best's Interactive rating process.					
s	Syndicate	Indicates rating assigned to a Lloyd's syndicate.					
Affiliation Codes							
Indicates rating is based on a type of affiliation with other insurers.		g	Group	p	Pooled	r	Reinsured
Not Rated Categories							
Indicates reason a company followed by A.M. Best is not assigned a rating.							
NR-1: Insufficient Data.		NR-2: Insufficient Size and/or Operating Experience.		NR-3: Rating Procedure Inapplicable.			
NR-4: Company Request.		NR-5: Not Formally Followed.					
Rating Disclosure							
The Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In arriving at a rating decision, A.M. Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, A.M. Best does not independently verify the accuracy or reliability of the information. For additional details, see A.M. Best's Terms of Use at www.ambest.com .							
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